



Date

Mailing Name

Mailing Address

Mailing Address 2

City State Zip Code

RE: *Montana Housing Loan Number*

Montana Housing COVID-19 Response

Montana Housing's Loan Servicing Department is committed to helping our homeowners during this national crisis:

- Loan Servicing Specialist are available Monday through Friday, 8:00 AM to 5:00 PM at 406.841.2840 | TDD: 406.841.2702 | TOLL FREE: 800.761.6264.
- Your monthly payment can be made by phone, online, ACH or mail. The \$10 phone and \$5 online payment fees are waived through month of May.
- Late charges will be suppressed through the month of May.
- Foreclosure and eviction actions have been suspended until 5/18/2020.

On March 27, 2020, congress passed, and President Trump signed into law, the Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act"). Under the CARES Act, Montana Housing homeowners with a Federally backed mortgage loan experiencing a financial hardship due, directly or indirectly, to the COVID-19 emergency may request forbearance on their Federally backed mortgage loan, regardless of delinquency status.

To request a forbearance, Montana Housing must receive the requested *COVID-19 Forbearance Acknowledgement* form. Please call 406.841.2840 or email COVID19Servicing@mt.gov to request this form. This form is also available on our website at HOUSING.MT.GOV/HOMEOWNERSHIP/HOMEOWNERS. Upon receipt of the completed form, Montana Housing Loan Servicing Specialists will contact you to discuss next steps. It is critical that you keep in contact with us during this time to identify the best option available to help you.

Montana Housing must follow the guidelines set forth by the insurer/guarantor (FHA, VA, RD, HUD 184) of your loan. These guidelines allow Montana Housing to offer loan modifications, payment plans, and forbearance but do not allow us to defer payments. Montana Housing, as a loan servicer of federally insured mortgages, applauds the passage of the federal CARES Act to provide relief for our homeowners.

Sincerely,

Montana Housing Servicing Department

COMMERCE.MT.GOV | HOUSING.MT.GOV

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